

## Determinants of Ethical Behavior of Accounting Students

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**Abstract:** The research aims to test and analyze the influence of business and professional ethics education, love of money, and religiosity on the ethical behavior of accounting students. The research method used is quantitative research. Respondents in this study were undergraduate students of the Department of Accounting, Faculty of Economics and Business, Tadulako University with a sample of 90 people consisting of the class of 2016, 2017, and 2018. Data collection technique by distributing questionnaires through google form. Data analysis techniques use multiple linear regression analysis with the help of SPSS analysis tool version 22 for windows. The results showed that the educational variables of business ethics and professions had a positive effect on the ethical behavior of accounting students, as well as the variables of love of money and religiosity positively on the ethical behavior of accounting student.

**Keywords:** Education of Business and Professional Ethics, Love of money, Religiosity, Ethical Behavior

### 1. Introduction

The many accounting scandals that have occurred have tarnished the accounting profession, for example, the scandal that occurred at the Tesco Express company in early September 2014 which was proven to erase its profits to show that the profits received were not too large, where for 6 months Tesco reported a fictitious profit of 250 billion GBP with the way of delaying revenue recognition. In Indonesia, the case of PT Katarina Utama Tbk which occurred in 2010 made the accounting profession an important issue. This case concerns allegations of misuse of public offering (IPO) funds and also a falsification of the financial statements of PT Katarina Utama Tbk. Another case is the case of inflating the value of inventories carried out by PT Kimia

Farma Tbk in 2010.

There are several unethical actions taken by accounting students while taking exams, such as cheating, asking friends for answers, and making noise during exams (chatting with friends). In addition, while attending lectures, it is like there are students who falsify lecture attendance, do not contribute to doing group assignments, and from a disciplinary aspect, students are often late in attending lectures, are late or don't submit assignments, during lectures many students do not Pay attention to the lecturer when explaining the material.

For accounting students who will enter the accounting profession are very important to know cases that have occurred because accounting students are the future of the profession. The

increasing number of unethical behaviours committed by accounting students during the lecture process shows how important ethics is. [Indriasari, 2020] stated that accounting students must have the ability to be able to understand and be sensitive to behavior and ethical problems that occur because the sensitivity of an accounting student to ethical issues is the foundation for the accounting profession. Therefore, ethics education has been recognized as having an important role in the development of the accounting profession. This shows the urgency of ethical behavior, especially for the development of accounting science about the behavioral aspects involved in it.

Money is one of the factors that influence a person's ethical behavior. The love of money is someone's love for money. Love of money can control a person's ethical behavior because a person will behave well to get more rewards and money for his ethical actions. Someone who has a love of money will have the motivation to work hard and well so that they are respected and become a benchmark for success in their environment.

Another individual factor that influences ethical behavior is religiosity. Religion is a source of ethics. Religion is directed to strengthen its function and role as the foundation of moral ethics in society [Fauzan, 2015]. People who have a religion will hold certain values that will influence the actions and decisions of these individuals [Alam, 2011]. It can be concluded that the more a person adheres to the teachings of his religion, the more

ethical his behavior and attitudes are thought to be.

## 2. Method

The type of research chosen is quantitative research. The objects of research are business and professional ethics education, love of money, and religiosity as independent variables and ethical behavior of accounting students as the dependent variable. The data used in this study are primary and secondary. Data collection was carried out using a questionnaire via Google Forms and a document study. The population in this study were students of the Bachelor of Accounting study program, Faculty of Economics and Business, Tadulako University, active in 2016, 2017, and 2018. The sampling technique used purposive sampling. The sample in this study was taken with the following sample criteria:

- a. Active student class of 2016, 2017 and 2018
- b. Students who have completed taking business and professional ethics courses.
- c. Students who have completed behavioral accounting courses.

The population is 949 students, and the sample is determined by 90 samples using the Slovin formula. Business and professional ethics education in this study is measured by referring to research [Nugraha, 2017] which uses eight ethical codes that must be obeyed as a basis for behavior. The measurement of love of money uses ten indicators developed by [Aziz, 2015]. Religiosity is measured using indicators in [Najiyah, 2017] and

ethical behavior is measured by referring to research [Risa, 2011].

The data analysis technique used is multiple linear regression analysis. Instrument testing uses validity and reliability tests. Data analysis was carried out through the classical assumption test stage consisting of a normality test, multicollinearity test, and heteroscedasticity test, as well as hypothesis testing with the t-test (partial test).

### 3. Results and Discussion

Based on validity and reliability testing, the results of validity and reliability testing were obtained for the variables of business and professional ethics education, love of money and religiosity, and ethical behavior of accounting students. The results of testing the validity and reliability can be seen in the table. 1 following:

**Tabel. 1 Validity and Reliability Test Results**

Variabel	Item	Status	Status
Pendidikan Etika Bisnis dan Profesi	16	Valid	Reliabel
Love of money	20	Valid	Reliabel
Religiusitas	20	Valid	Reliabel
Perilaku Etis Mahasiswa Akuntansi	8	Valid	Reliabel

*Source: Data processed by researchers (2020)*

**Tabel 2. Hasil Pengujian Hipotesis (Uji t)**

Model	T	Sig.
(Constant)	1,608	,112
PEBP	2,648	,010
LOM	1,994	,049
Religiusitas	2,963	,004

a. Dependent Variable: Ethical Behavior of Accounting Students

Based on Table 2, it is known that the tcount value of business and professional ethics education is greater than ttable ( $2.648 > 1.662$ ) with a distrust level of 10% ( $0.010 < 0.10$ ). This value implies that partially the variables of business and professional ethics education have a positive effect on the ethical behavior of accounting students. The tcount value of love of money is greater than ttable ( $1.994 > 1.662$ ) with a distrust level of 10% ( $0.049 < 0.10$ ). This value implies that partially the love of money variable has a positive effect on

the ethical behavior of accounting students. The value of tcount religiosity is greater than ttable ( $2.963 > 1.622$ ) with a distrust level of 10% ( $0.004 > 0.10$ ). This value implies that partially the religiosity variable has a positive effect on the ethical behavior of accounting students.

Based on the research that has been done, the results obtained are that business and professional ethics education has a positive effect on the ethical behavior of accounting students. This can be interpreted that the more business and professional ethics

education students have, the higher the ethical behavior of students. There is a direct influence between business and professional ethics education on ethical behavior of accounting students supported by the highest mean gain from the questionnaire statement, namely from statement 2 in the questionnaire, namely "I must carry out professional responsibilities in accordance with the accounting profession's code of ethics" and statement 12, namely "I will not disclose confidential information to other parties. This shows that according to Tadulako University accounting students who will become accountants in the future must carry out their professional responsibilities in accordance with the accounting profession's code of ethics. Accountants have a responsibility to service users and a responsibility to cooperate with fellow members in order to develop the accounting profession. Accountants must uphold the principle of confidentiality because it is one of the most important things that must be maintained by every accountant in carrying out their professional services. Accountants must respect client or employer confidentiality.

Students who have good education or knowledge about business and professional ethics will be able to understand matters regarding business and professional ethics that need to be applied when running a particular business or profession. By providing knowledge about ethics in business and the profession since college, it is hoped that it will improve students' habits in ethical behavior and then carry them into the world of work later. The higher the ethical knowledge possessed by accounting students, the higher the ethical behavior of accounting students

The results of this study are in line with research conducted by [Nugraha, 2017] with the results of research on business and professional ethics education having a positive and significant effect on the ethical behavior of accounting students, they hope that universities can produce graduates who have ethical and quality behavior so that they can compete in the world of work. Research [Wati M, 2016] with the results of business ethics education has a positive and significant effect on the ethical perceptions of accounting students. Research [Chairani, 2020] with the results of research on professional ethics courses has a positive and significant effect on the progress of student ethical behavior.

For the love of money, the results show that the love of money has a positive effect on the ethical behavior of accounting students. The higher the love of money that a person has, the more it will affect and improve ethical behavior he has. In this case, the respondents are students who already have mature thoughts and an understanding of money, especially in prioritizing needs. Maslow's Hierarchy of Needs theory is divided into five levels such as physiological needs, safety needs, social needs, esteem needs, and self-actualization needs. At these five levels, money plays a role in each process, although at different levels.

In this study, researchers view that the love of money has a positive effect on the ethical behavior of accounting students indicating that Tadulako University accounting students have a careful and not wasteful attitude toward money. This is supported by research evidence with the highest mean value, namely the statement "I budget my money carefully". Budgeting money carefully can mean that money is as

important in life as a means of making ends meet. As students in the education stage, they will have the awareness that saving money is necessary, so that money must be used as well as possible because the majority of students do not have their income. Having an attitude of loving money can build a sense of motivation and encouragement in a person so they want to work hard to earn money to meet their needs. Based on this motivation, individuals become hardworking, diligent, and responsible individuals, and when they get the money, they will use it carefully.

The concept of love of money is very closely related to the concept of greed so people who have a high level of love of money tend to be greedy or greedy and will try to fulfill their needs in various ways, without considering whether the behavior is ethical or not. This creates a negative view of the love of money because individuals are considered materialistic. Even though the fact is that every individual has a different level of love of money. Love for something, for example, money, must be based on the right level, because anything in excess will have an impact that is not good for oneself and the environment. Love of money can raise awareness that money is one thing that plays a role in meeting various needs.

This research is in line with research conducted by [Pemayun, 2018] which states that the love of money has a positive effect on the ethical behavior of accounting students, a high level of love of money will have an impact on the higher ethical behavior of accounting students. Love of money will spur one's career because there is an appreciation in the form of both money and power for those who work well and behave ethically. Research conducted by

[Widyaningrum, 2012] shows that someone who has good ethical behavior will be more rational in fulfilling life's needs and better in viewing the need for money. This can be used as an excuse for a person's high love of money which will be in line with more ethical behavior in assessing an action.

Based on the results of processing the data obtained, it is known that religiosity has a positive effect on the ethical behavior of accounting students. This means that the higher the religiosity possessed by a person, the higher the level of ethical behavior in carrying out daily activities. This is evidenced by the statement with the highest mean, namely the statement "I believe in God Almighty" and the statement "I believe that every human action will receive a reward from God". The researcher views that accounting students at Tadulako University have a strong level of trust and belief in God according to their respective religious teachings and believe that doing good or bad deeds will get a reward from God. Respondents are reluctant to commit unethical acts because every action they take is always supervised by God.

Religion is a source of ethics. Religion will shape one's individual beliefs, knowledge, and attitudes. People who have a religion will hold certain values and will consider all their behavior by the teachings of their respective religions. Someone who believes and believes that every action and intention is inseparable from the knowledge of God Almighty. Accountants have ethical values stipulated in the code of ethics for the accounting profession in harmony with religious values. For example, related to professional responsibility, religion teaches everyone to ensure that they are responsible for what they do. If

this is interpreted properly, even the work done will be worth worship.

This research is in line with research conducted by [Wiguna, 2019] where religiosity has a positive and significant effect on the ethical behavior of accounting students. A person with a high level of spiritual intelligence tends to choose to develop himself in positive activities and always thinks of not deviating from behavior. Research conducted by [Hutahahean, 2015] states that religiosity has a positive and significant effect on the ethical behavior of accounting students.

#### 4. Conclusion

Based on the results and previous discussion, the following conclusions can be drawn:

- a. Professional ethics education has a positive influence on the ethical behavior of accounting students. Shows that Tadulako University accounting students have high ethical knowledge or education so that they will behave by applicable ethics. The wider the ethical knowledge possessed by accounting students, the higher the ethical behavior of accounting students.
- b. Love of money has a positive influence on the ethical behavior of accounting students. It shows that Tadulako University accounting students have a high love of money which is also followed by their high ethical behavior. Individuals who have a love of money and high ethical behavior will have a careful and non-wasteful attitude towards money, be more rational in

making ends meet, and be better at viewing money.

- c. Religiosity has a positive influence on the ethical behavior of accounting students. Shows that the level of religiosity and ethical behavior possessed by Tadulako University accounting students is high, where the higher the level of religiosity the student has, the higher the ethical behavior.

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